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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/518,583	03/03/2000	Chee-Seng Chow	047138/257085	5843
79901	7590	02/17/2009	EXAMINER	
Alston & Bird LLP Bank of America Plaza 101 South Tryon Street Suite 4000 Charlotte, NC 28280-4000			TRAN, ELLEN C	
		ART UNIT	PAPER NUMBER	
		2434		
		MAIL DATE	DELIVERY MODE	
		02/17/2009	PAPER	

Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Response to Rule 312 Communication	Application No.	Applicant(s)
	09/518,583	CHOW ET AL.
	Examiner	Art Unit
	ELLEN TRAN	2434

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

1. The amendment filed on 29 January 2009 under 37 CFR 1.312 has been considered, and has been:

- a) entered.
- b) entered as directed to matters of form not affecting the scope of the invention.
- c) disapproved because the amendment was filed after the payment of the issue fee.
Any amendment filed after the date the issue fee is paid must be accompanied by a petition under 37 CFR 1.313(c)(1) and the required fee to withdraw the application from issue.
- d) disapproved. See explanation below.
- e) entered in part. See explanation below.

The amendment incorporates the allowable limitation "wherein the information regarding an account for the user in said token includes a new user flag" into a system claim with a means for function as well as a tangible machine-readable medium claim that execute the allowable method of claim 1.

/ELLEN TRAN/
Primary Examiner, Art Unit 2434